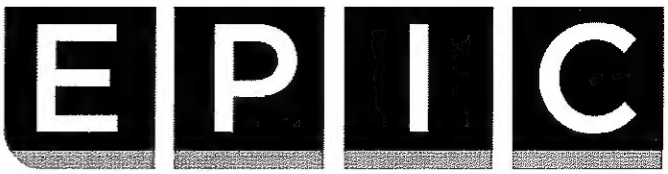
EPIC Return mail will be processed by: IBC
P.O. Box 1624
Fort Mill, SC 29716
PO #121856A

00000000 C05249



135 Main Street
21st Floor
San Francisco, CA 94105

Parents or Guardians of [redacted]

September 6, 2013

Dear Parent or Guardian of [redacted]:

Edgewood Partners Insurance Center ("EPIC") is committed to protecting the personal information it maintains. Regrettably, we are writing to inform you about an incident involving some of that information.

In the evening hours of July 16 to July 17, 2013, five password protected unencrypted laptops were stolen from EPIC's office located at 135 Main Street, 21st Floor, San Francisco, CA 94105. EPIC learned of this incident on July 17, 2013. Upon learning this, we reported the incident to law enforcement and began an investigation into the contents of the laptops, which included the engagement of an expert computer forensics company. After completing a thorough analysis, we discovered that one of the laptops contained information regarding current and former employees of EPIC and related companies and companies for which EPIC performs human resources functions. We also found information of certain beneficiaries and dependents of employees. Not all former employees, beneficiaries, and dependents were affected. This information may have included your child's name, address, date of birth, benefits information, and Social Security number. In addition, limited health information relating to your child may have been involved. To date, we have been unable to locate the laptops.

Even though nothing leads us to believe that the information on the laptops was targeted or that any information has been misused, we wanted to let you know this had happened and assure you that we have taken this seriously. As a precautionary measure, we are offering you a free one-year membership in Family Secure® from Experian®. Family Secure monitors your Experian credit report to notify you of key changes. In addition, Family Secure will tell you if the minors in your household have a credit report, a potential sign that their identities have been stolen. Family Secure is completely free and will not hurt your credit score. **For more information about Family Secure and instructions on how to activate the complimentary one-year membership, please see the additional information provided in this letter.**

In addition, we recommend that you remain vigilant to the possibility of fraud and identity theft over the next 12 to 24 months by reviewing your child's account statements and immediately reporting any suspicious activity to us. You may also obtain a copy of your child's credit report, free of charge, directly from each of the three nationwide credit reporting agencies. To order your child's credit report, free of charge once every 12 months, please visit www.annualcreditreport.com or call toll free at 1-877-322-8228. You should periodically obtain credit reports from each of the nationwide credit reporting agencies and request that any fraudulent activity be deleted. Contact information for the three nationwide credit reporting agencies is as follows:

Equifax	Experian	TransUnion
PO Box 740256	PO Box 9554	PO Box 6790
Atlanta, GA 30374	Allen, TX 75013	Fullerton, CA 92834
www.equifax.com	www.experian.com	www.transunion.com
1-800-525-6285	1-888-397-3742	1-800-680-7289

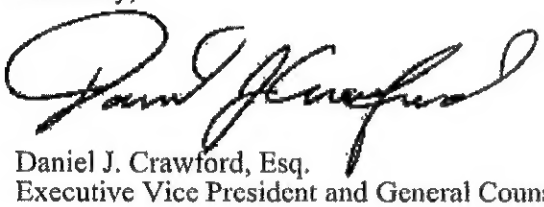
If you believe your child is the victim of identity theft or have reason to believe your child's personal information has been misused, you should immediately contact the Federal Trade Commission and/or the attorney general's office in your child's home state. You can obtain information from these sources about steps an individual can take to avoid identity theft as well as information about fraud alerts and security freezes. Contact information for the Federal Trade Commission is as follows:

Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
www.ftc.gov/idtheft
1-877-438-4338

In case of identity theft, you should also contact your local law enforcement authorities and file a police report. Obtain a copy of the police report in case you are asked to provide copies to creditors to correct your child's records.

We deeply regret any inconvenience this may cause you and to help prevent something like this from happening in the future, we are conducting a comprehensive review of our information security practices and procedures and will be implementing new security measures over the next 30 days, including adding encryption software to all EPIC laptops. If you have any questions, please call 1-866-264-1049 between the hours of 9:00 AM EST - 7:00 PM EST Monday through Friday.

Sincerely,



Daniel J. Crawford, Esq.
Executive Vice President and General Counsel

Activate Family Secure Now in Three Easy Steps

1. ENSURE **That You Enroll By: 11/30/2013** (Your code will not work after this date.)
2. VISIT the **Family Secure Web Site to enroll:** http://www.familysecure.com/enroll
3. PROVIDE **Your Activation Code:** [redacted]

If you have questions or need an alternative to enrolling online, please call 888-276-0529.

To receive the complimentary Family Secure product, you as the parent must enroll at the web site with your activation code provided in this letter. This activation code can only be used by the parent or guardian of the minor. Please keep in mind that once activated, the code cannot be re-used for another enrollment; however, one code covers all the minor children in your household. If more than one minor in your household received a letter, then the activation code will be the same for all minors in your household.

Once your Family Secure membership is activated, you will receive the following features:

Parent or Legal Guardian:

- Daily monitoring of your Experian credit report with email notification of key changes, as well as monthly "no-hit" reports
- 24/7 credit report access: Unlimited, on-demand Experian reports and scores
- Experian credit score illustrator to show monthly score trending and analysis.

Children:

- Monthly monitoring to determine whether enrolled minors in your household have an Experian credit report
- Alerts of key changes to your children's Experian credit report
- You can enroll all of your children!

All Members:

- Identity Theft Resolution assistance: Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
- $2,000,000 Product Guarantee*

* The Family Secure Product Guarantee is not available for Individuals who are residents of the state of New York.

Once your enrollment in Family Secure is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about Family Secure, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 888-276-0529.